

In re:
Paul Stewart
Robin S Stewart
Debtors

Case No. 11-11658-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: May 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2017.

db/jdb +Paul Stewart, Robin S Stewart, 114 Durham Drive, Coatesville, PA 19320-5537
12336486 +Chase Home Finance, LLC, 3415 Vision Drive, Columbus, OH 43219-6009
13191703 +Coatsville Area School District, (West Caln Township), Keystone Collections Group -, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539
12567598 +Disney Vacation Club Management Corp., 1390 Celebration Blvd., Celebration, FL 34747-5166
12560735 +Disney Vacation Development, Inc., 1390 Celebration Blvd., Celebration, FL 34747-5166
12346707 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
12393240 +Midland Mortgage Company, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
12312109 +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006
12398173 Sallie Mae Inc. on behalf of ECMC, Lockbox 8682, P.O. Box 75848, St. Paul, MN 55175
13917544 +Wells Fargo Bank National Association, c/o Ocwen Loan Servicing LLC, Attn: Bankruptcy Dept., P.O. Box 24605, West Palm Beach, FL 33416-4605
13191729 +West Caln Township, Keystone Collections Group -, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov May 13 2017 01:04:09 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2017 01:03:13 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 13 2017 01:03:38 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12351090 EDI: HNDA.COM May 13 2017 00:53:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
12462183 +EDI: AFNIRECOVERY.COM May 13 2017 00:53:00 Afni, Inc., PO BOX 3667, Bloomington, IL 61702-3667
12429459 +EDI: OPHSUBSID.COM May 13 2017 00:53:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12312092 +E-mail/Text: bankruptcycollections@citadelbanking.com May 13 2017 01:04:15 Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147
12361956 EDI: RESURGENT.COM May 13 2017 00:53:00 Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
12427255 EDI: ECMC.COM May 13 2017 00:53:00 ECMC, P.O. Box 75906, St. Paul, MN 55175
12362339 E-mail/Text: bnc-genesis@quantum3group.com May 13 2017 01:03:16 GC III LLC, Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
12737045 EDI: JEFFERSONCAP.COM May 13 2017 00:53:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
12810373 +Fax: 407-737-5634 May 13 2017 01:23:24 Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
12485050 EDI: PRA.COM May 13 2017 00:53:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13024929 +EDI: PRA.COM May 13 2017 00:53:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
12356006 +E-mail/Text: csidl@sbcglobal.net May 13 2017 01:03:36 Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA. 95696-8208
12522351 +EDI: NAVIENTFKASMSERV.COM May 13 2017 00:53:00 Sallie Mae ECFC, c/o Sallie Mae Inc., 220 Lasley Ave., Wilkes-Barre, PA 18706-1496
12397296 EDI: NAVIENTFKASMGUAR.COM May 13 2017 00:53:00 Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
12514633 EDI: NAVIENTFKASMDOE.COM May 13 2017 00:53:00 Sallie Mae Inc., on behalf of the, Department of Education, P.O. Box 740351, Atlanta, GA 30374-0351
12400271 EDI: BECKLEE.COM May 13 2017 00:53:00 State Farm Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12341673 EDI: TFSR.COM May 13 2017 00:53:00 Toyota Motor Credit Corporation, PO BOX 8026, Cedar Rapids, IA. 52408-8026
13021742 +EDI: OPHSUBSID.COM May 13 2017 00:53:00 Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
12483433 E-mail/Text: bnc-alliance@quantum3group.com May 13 2017 01:03:17 World Financial Capital Bank, Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13326489* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)
13021749* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor MidFirst Bank agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
ANN E. SWARTZ on behalf of Creditor MidFirst Bank ecfmail@mwc-law.com, ecfmail@mwc-law.com
BETH L. SLABY on behalf of Creditor JPMorgan Chase Bank, N.A. bslaby@clarkhill.com, aporter@clarkhill.com;wprice@clarkhill.com
BETH L. SLABY on behalf of Creditor Chase Home Finance, LLC bslaby@clarkhill.com, aporter@clarkhill.com;wprice@clarkhill.com
BRIAN E. CAINE on behalf of Creditor Santander Consumer USA LLC as servicer for CitiFinancial Auto Corporation , BKcourtnotices@parkermccay.com
BRIAN M. KILE on behalf of Creditor JPMorgan Chase Bank, N.A. bkile@grenenbirsic.com, mcupec@grenenbirsic.com
DAVID W. RAPHAEL on behalf of Creditor Ocwen Loan Servicing, LLC draphael@grenenbirsic.com, mcupec@grenenbirsic.com
DENISE ELIZABETH CARLON on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
GEORGETTE MILLER on behalf of Joint Debtor Robin S Stewart info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemillerlaw.com;r50524@notify.bestcase.com
GEORGETTE MILLER on behalf of Debtor Paul Stewart info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemillerlaw.com;r50524@notify.bestcase.com
JODI L. HAUSE on behalf of Creditor Chase Home Finance, LLC jhause@reedsmith.com, jodihause@hotmail.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
STEVEN B. KANTROWITZ on behalf of Creditor Toyota Motor Credit Corporation skantro@aol.com
THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 17

Information to identify the case:

Debtor 1 **Paul Stewart**
First Name Middle Name Last Name

Debtor 2 **Robin S Stewart**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **11-11658-mdc**

Social Security number or ITIN **xxx-xx-5237**

EIN **-----**

Social Security number or ITIN **xxx-xx-3715**

EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul Stewart

Robin S Stewart
aka Robin S Whitaker, aka Robin S Johnson

5/11/17

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.